

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF FLORIDA  
PENSACOLA DIVISION**

In re:

MICHAEL TIMOTHY GIORDANO

Debtor(s)

Case No. 14-30156-KKS

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Leigh D. Hart, Chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 02/20/2014.
- 2) The plan was confirmed on 10/06/2014.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 02/11/2019.
- 6) Number of months from filing to last payment: 60.
- 7) Number of months case was pending: 65.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$18,164.14.
- 10) Amount of unsecured claims discharged without payment: \$149,920.99.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$58,040.17
Less amount refunded to debtor	\$360.01

**NET RECEIPTS:** **\$57,680.16**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$3,300.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$5,444.74
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$8,744.74**

Attorney fees paid and disclosed by debtor: \$1,200.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ACS	Unsecured	6,539.00	NA	NA	0.00	0.00
ACS	Unsecured	NA	NA	NA	0.00	0.00
ADT	Unsecured	192.00	NA	NA	0.00	0.00
AMERICAN INFOSOURCE LP AS AGEI	Unsecured	NA	622.37	622.37	622.37	0.00
APPLY ADVANCE	Unsecured	555.00	NA	NA	0.00	0.00
ARMY & AIR FORCE EXCHANGE SER	Unsecured	NA	5,686.09	5,686.09	5,686.09	0.00
CAVALRY SPV I, LLC AS ASSIGNEE OI	Unsecured	NA	480.27	480.27	480.27	0.00
CITIBANK	Unsecured	2,534.57	NA	NA	0.00	0.00
CITICARD	Unsecured	650.00	NA	NA	0.00	0.00
ECMC	Unsecured	NA	8,023.12	8,023.12	8,023.12	0.00
EGLIN FEDERAL CREDIT UNION	Unsecured	NA	NA	NA	0.00	0.00
EGLIN FEDERAL CREDIT UNION	Unsecured	13,521.00	NA	NA	0.00	0.00
EMMA KATE GIORDANO	Priority	NA	NA	NA	0.00	0.00
FLORIDA DEPARTMENT OF REVENUE	Priority	NA	NA	NA	0.00	0.00
FMA ALLIANCE, LTD	Unsecured	607.27	NA	NA	0.00	0.00
MEDIACOM	Unsecured	136.65	NA	NA	0.00	0.00
MILITARY STAR	Unsecured	NA	NA	NA	0.00	0.00
NCO FINANCIAL	Unsecured	125.00	NA	NA	0.00	0.00
PEN AIR FEDERAL CREDIT UNION	Unsecured	62,000.00	NA	NA	0.00	0.00
PEN AIR FEDERAL CREDIT UNION	Unsecured	NA	13,525.30	13,525.30	13,525.30	0.00
PEN AIR FEDERAL CREDIT UNION	Unsecured	NA	16,012.61	16,012.61	16,012.61	0.00
PEN AIR FEDERAL CREDIT UNION	Unsecured	NA	NA	NA	0.00	0.00
PORTFOLIO RECOVERY	Unsecured	NA	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	544.60	544.60	544.60	0.00
SPRINGLEAF FINANCIAL SERVICES C	Secured	NA	4,041.06	4,041.06	4,041.06	0.00
TERAMAR	Unsecured	2,139.00	NA	NA	0.00	0.00
THRIFT SAVINGS PLAN	Unsecured	5,969.00	NA	NA	0.00	0.00
TOTAL ACCOUNT RECOVERY	Unsecured	177.50	NA	NA	0.00	0.00
USAA	Unsecured	2,675.00	NA	NA	0.00	0.00
USAA FSB	Unsecured	2,100.00	NA	NA	0.00	0.00
VFG	Unsecured	50,000.00	NA	NA	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$4,041.06	\$4,041.06	\$0.00
<b>TOTAL SECURED:</b>	<b>\$4,041.06</b>	<b>\$4,041.06</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$44,894.36</b>	<b>\$44,894.36</b>	<b>\$0.00</b>

<b>Disbursements:</b>		
Expenses of Administration	<u>\$8,744.74</u>	
Disbursements to Creditors	<u>\$48,935.42</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$57,680.16</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 07/08/2019

By: /s/ Leigh D. Hart or  
/s/ William J. Miller, Jr.  
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Office of Chapter 13 Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.